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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/560,665	04/27/2000	DAVID WILKINS	60021-359701	4368
29838 7590 01/23/2008 OPPENHEIMER WOLFF & DONNELLY, LLP PLAZA VII, SUITE 3300 45 SOUTH SEVENTH STREET MINNEAPOLIS, MN 55402-1609				
			EXAMINER OUELLETTE, JONATHAN P	
			ART UNIT 3629	PAPER NUMBER
			MAIL DATE 01/23/2008	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/560,665

Applicant(s)

WILKINS ET AL.

Examiner

Jonathan Ouellette

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 October 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,2,4-7,9-12 and 14-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,2,4-7,9-12 and 14-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>20071025,20050330,20041124</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

1. Claims 1, 2, 4-7, 9-12, and 14-21 remain pending in application 09/560,665.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. **Claims 1, 2, 4, 6, 7, 9, 11, 12, 14-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Polk (US 5,946,669) in view of United States Code governing child support payments, particularly 42 U.S.C. §666(b) and 15 U.S.C §1673 (b).**
4. As per **independent Claims 1, 6, and 11**, Polk discloses a method for providing a network-based child financial support framework for facilitating communication between employers, custodial parents, and non-custodial parents (payment facilitation from non-custodial parent (employee) to employer (collector) to accumulator to custodial parent), abstract, Fig.4), comprising the steps of: (a) maintaining a database including information on a received financial support payment utilizing a network (200); (b) providing general information relating to the financial support payment utilizing the network (Figs.5-7, C9 L34-46, Claims

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1-8); and (d) displaying a history associated with the financial support payment (C14 L21-26, C14 L48-50).

5. Although, Polk does disclose (c) calculating a proper amount of the financial support payment (1810, Fig.18; C17 L57-66), wherein a first portion of the profile (payment information – amount, date, etc., C14 L21-30) is received from the user across the network and a second portion of the profile is received from the database (Initiator Database, C14 L35-40; Disbursement Database, C14 L35-57), and wherein the user may change the data in the second portion of the profile (C14 L21-57 – once payment is made the Disbursement database (payments made/disbursed - second profile) is updated to reflect historical information).
6. Polk fails to expressly disclose, wherein the financial support payment is based on a profile of a user and based on an amount paid to date from a non-custodial parent, and wherein the profile includes data relating to *at least one of* income, number of children, basic support, insurance premium, child care cost, and additional expenses.
7. However, United States Code governing child support payments discloses wherein the financial support payment is based on a profile of a user and based on an amount paid to date from a non-custodial parent, and wherein the profile includes data relating to *at least one of* income, number of children, basic support, insurance premium, child care cost, and additional expenses (see specific portions cited in rejection issued by the BPAI on 2/28/2007)
8. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have included calculating a proper amount of the financial support payment based on a profile of a user and based on an amount paid to date from a non-

custodial parent, wherein the profile includes data relating to at least one of income, number of children, basic support, insurance premium, child care cost, and additional expenses, and wherein the user may change the data in the profile, as disclosed by United States Code in the system disclosed by Polk, for the advantage of providing a method for providing a network-based child financial support information site that complies with federal law.

9. Furthermore, Polk fails to expressly disclose providing an interface configured to allow the custodial parent to retrieve information related to financial support payments and histories.
10. However, Polk does disclose tracking payment and disbursement information for individual initiators (parents/employees) (C9-10), and wherein the saved information is available to terminal devices (C10, Fig.7).
11. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have included providing an interface configured to allow the custodial parent to retrieve information related to financial support payments and histories in the system disclosed by Polk, for the advantage of providing a method for providing a network-based child financial support information site with the ability to increase customer service and account reliability by providing the users with the ability to verify account transaction information.
12. As per Claims 2, 7, and 12, Polk and United States Code disclose wherein the network includes the Internet.
13. As per Claims 4, 9, and 14, Polk and United States Code disclose wherein the history includes a date (Polk: Fig.9b), an amount received on the date (Polk: Fig.9b), and a disbursement of the amount received (Polk: 725) to the custodial parent (Polk: recipient 250).

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14. Although neither Polk nor United States Code expressly disclose displaying an amount retained of the amount received, it is inherent in the system disclosed by Polk, that if the amount received and the disbursement amount are tracked, then the amount retained is also tracked, because it is a function of the amount received and the disbursement amount.
15. As per new Claims 16, 18, and 20, Polk and United States Code disclose providing an interface configured to allow custodial parent to retrieve information related to financial support payments and histories further comprising determining a status of said information (see rejection of independent claims – receiving/verifying saved information obvious based on teachings of Polk).
16. As per Claims 17, 19, and 21, Polk and United States Code disclose providing an interface configured to allow custodial parent to retrieve information related to financial support payments and histories further comprising submitting questions regarding said information and receiving answers to said questions (see rejection of independent claims – receiving/verifying saved information obvious based on teachings of Polk; C10 L33-46, Fig.7, asking questions and receiving answers – equivalent to requesting and receiving data).
17. **Claims 5, 10, and 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Polk (US 5,946,669) in view of United States Code governing child support payments, particularly 42 U.S.C. §666(b) and 15 U.S.C §1673 (b), and further in view of Single Parent Central (www.singleparentcentral.com, Retrieved from Internet Archive Wayback Machine <www.archive.org>, date range: 10/13/1999-1/19/2000).**
18. As per Claims 5, 10, and 15, Polk and United States Code Single Parent Central disclose presenting a plurality of frequently asked questions relating to the financial support payment.

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19. However, Single Parent Central discloses a website for helping users with custodial payment processes, to include frequently asked questions (www.singleparentcentral.com).
20. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have included presenting a plurality of frequently asked questions relating to the financial support payment, as disclosed by Single Parent Central, in the system disclosed by United States Code, in the system disclosed by Polk, for the advantage of providing a method for providing a network-based child financial support information site with the ability to increase customer service and user friendliness, by providing the user with all information necessary to successfully complete the financial support process.

Response to Arguments

21. Applicant's arguments filed 10/9/2007, with respect to Claims 1, 2, 4-7, 9-12, and 14-21, have been fully considered but not persuasive. The rejection will remain as FINAL, based on the cited prior art.
22. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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23. The Applicant has made the argument that the cited prior art fails to expressly disclose providing an interface configured to allow the custodial parent to retrieve information related to financial support payments and histories.
24. However, as explained in the rejection above, Polk does disclose tracking payment and disbursement information for individual initiators (parents/employees) (C9), and wherein the saved information is available to a *recipient* terminal (C10 L33-46; recipient is equivalent to custodial parent in the prior art of Polk).
25. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have included providing an interface configured to allow the custodial parent to retrieve information related to financial support payments and histories in the system disclosed by Polk, for the advantage of providing a method for providing a network-based child financial support information site with the ability to increase customer service and account reliability by providing the users with the ability to verify account transaction information.
26. As per the arguments regarding the dependent claims the applicant is directed to the rejection above.

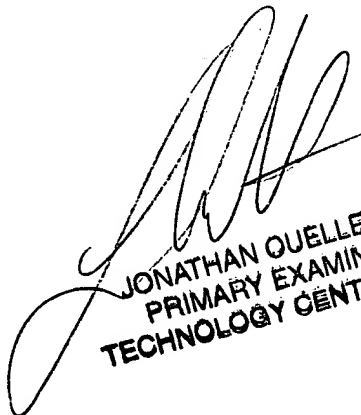
Conclusion

27. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jonathan Ouellette whose telephone number is (571) 272-6807. The examiner can normally be reached on Monday through Thursday, 8am - 5:00pm.

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28. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (571) 272-6812. The fax phone numbers for the organization where this application or proceeding is assigned (571) 273-8300 for all official communications.
29. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Office of Initial Patent Examination whose telephone number is (703) 308-1202.

December 20, 2007



JONATHAN QUELLETTE
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600